Certificate Number: 03621-PAE-DE-029509170

Bankruptcy Case Number: 14-11654



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 29, 2017, at 8:46 o'clock PM EDT, Joseph William Collora completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 30, 2017 By: /s/Bill Sheehan

Name: Bill Sheehan

Title: Counselor

Certificate Number: 03621-PAE-DE-029509171

Bankruptcy Case Number: 14-11654



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 29, 2017, at 8:46 o'clock PM EDT, Julia A Collora completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 30, 2017 By: /s/Bill Sheehan

Name: Bill Sheehan

Title: Counselor